



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name MERCHANTS BANCORP

City/State CARMEL, IN

Bank Holding Company Information

Federal Reserve District: 7
 Consolidated Assets (\$000): 9,645,375
 Peer Group Number: 2 Number in Peer Group: 147
 Number of Bank Subsidiaries: 2

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

MERCHANTS BANCORP
410 MONON BOULEVARD

CARMEL, IN 46032

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BHC Name

City/State

Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	8,505,156	5,252,010	3,677,797	2,969,398	
Net income (\$000)	180,533	77,184	62,874	54,684	
Number of BHCs in peer group	147	146	154	148	

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.64	2.96	24		3.21		2.46	3.33	7	2.27	3.29	5			
+ Non-interest income	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83	1.58	0.93	87			
- Overhead expense	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2			
- Provision for credit losses	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44			
+ Securities gains (losses)	0.01	0.02	47	0.01	0.01	71	0	0	42	0	0.01	25			
+ Other tax equivalent adjustments	0	0	54		0		0	0	45	0	0	42			
= Pretax net operating income (tax equivalent)	2.86	1.22	98		1.53		2.28	1.55	93	2.60	1.55	97			
Net operating income	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Net income	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Net income (Subchapter S adjusted)		1.27			1.41			1.41			1.11				
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.43	3.78	24		4.49		3.98	4.38	21	3.32	4.06	8			
Interest expense	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94	0.97	0.54	92			
Net interest income (tax equivalent)	2.72	3.17	22		3.45		2.55	3.58	7	2.35	3.54	5			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.11	12	0.02	0.11	27	0.01	0.09	23	0.02	0.10	28			
Earnings coverage of net loan and lease losses (X)	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96	193.75	0.97	93			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16	0.60	0.95	18			
Allowance for loan and lease losses / Total loans and leases	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5	0.35	0.94	3			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.03	0.67	2	0.02	0.56	2	0.06	0.57	5	0.11	0.57	6			
30-89 days past due loans and leases / Total loans and leases	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17			
Liquidity and Funding															
Net noncore funding dependence	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68	15.28	13.97	55			
Net short-term noncore funding dependence	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89	15.23	9.65	75			
Net loans and leases / Total assets	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34			
Capitalization															
Tier 1 leverage ratio	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44	10.91	10.04	74			
Holding company equity capital / Total assets	8.40	10.51	17	10.26	11.37	34	10.84	11.21	45	10.81	10.84	51			
Total equity capital (including minority interest) / Total assets	8.40	10.57	16	10.26	11.43	32	10.84	11.30	43	10.81	10.89	51			
Common equity tier 1 capital / Total risk-weighted assets		12.44		7.44	12.50	1	10.61	12.37	23	11.78	11.90	57			
Net loans and leases / Equity capital (X)	11	6.79	97	7.81	6.55	78	6.83	6.70	55	6.43	6.82	40			
Cash dividends / Net income	13.11	29.42	24	22.35	25.65	43	16.25	24.05	38	14.54	32.32	28			
Cash dividends / Net income (Subchapter S adjusted)		39.66			93.20			35.12			19.39				
Growth Rates															
Assets	51.37	16.11	95	64.05	8.66	98	14.23	9.35	77	24.75	9.89	86			
Equity capital	24	8.42	93	55.19	12.19	97	14.63	12.50	72	78.14	13.71	94			
Net loans and leases	74.61	9.99	97	77.44	8.63	98	21.80	10.51	83	39	12.54	91			
Noncore funding	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73	306.72	-3.35	99			
Parent Company Ratios															
Short-term debt / Equity capital	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99	14.97	0.02	99			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Equity investment in subsidiaries / Equity capital	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69	112.13	105.17	73			
Cash from ops + noncash items + op expense / Op expense + dividends	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85	113.17	100.80	65			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	264,256	188,955	120,122	80,636		39.85	440.77
Income from lease financing receivables.....	0	0	0	0			
Fully taxable income on loans and leases.....	264,223	188,922	120,101	80,636		39.86	440.70
Tax-exempt income on loans and leases.....	33	33	21	0		0.00	
Estimated tax benefit on income on loans and leases.....	0		0	0			
Income on loans and leases (tax equivalent).....	264,256		120,122	80,636			440.77
Investment interest income (tax equivalent).....	3,293		6,446	4,532			39.47
Interest on balances due from depository institutions.....	2,819	11,253	9,072	4,331		-74.95	171.84
Interest income on other earning assets.....	12,933	8,024	5,694	5,603		61.18	228.25
Total interest income (tax equivalent).....	283,301		141,334	95,102			404.05
Interest on time deposits of \$250K or more.....	3,558	1,754	728	507		102.85	
Interest on time deposits < \$250K.....	19,962	33,781	9,949	2,124		-40.91	
Interest on foreign office deposits.....	0	0	0	0			
Interest on other deposits.....	28,719	49,199	31,649	17,371		-41.63	379.13
Interest on other borrowings and trading liabilities.....	6,415	5,037	8,377	7,787		27.36	-7.62
Interest on subordinated debt and mandatory convertible securities.....	0		0	0			
Total interest expense.....	58,654	89,771	50,703	27,789		-34.66	310.48
Net interest income (tax equivalent).....	224,647		90,631	67,313			435.95
Non-interest income.....	126,507	43,667	48,815	46,955		189.71	366.02
Adjusted operating income (tax equivalent).....	351,154		139,446	114,268			408.46
Overhead expense.....	96,400	63,215	50,790	34,635		52.50	360.76
Provision for credit losses.....	11,838	3,940	4,628	2,472			1133.13
Securities gains (losses).....	441	476	0	0		-7.35	
Other tax equivalent adjustments.....	0		0	0			-100.00
Pretax net operating income (tax equivalent).....	243,357		84,028	77,161			413.78
Applicable income taxes.....	62,824	24,766	21,154	22,477		153.67	234.22
Tax equivalent adjustments.....	0		0	0			-100.00
Applicable income taxes (tax equivalent).....	62,824		21,154	22,477			230.95
Minority interest.....	0	0	0	0			
Net income before discontinued operations, net of minority interest.....	180,533	77,184	62,874	54,684		133.90	536.06
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	180,533	77,184	62,874	54,684		133.90	536.06
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	180,533	77,184	62,874	54,684		133.90	536.06
Investment securities income (tax equivalent).....	3,293		6,446	4,532			39.47
US Treasury and agency securities (excluding mortgage-backed securities).....	2,533	4,814	5,025	3,727		-47.38	85.03
Mortgage-backed securities.....	571	987	1,009	742		-42.15	-38.00
All other securities.....	189		412	63			166.20
Cash dividends declared.....	23,671	17,254	10,216	7,951		37.19	460.66
Common.....	9,198	8,038	6,886	4,621		14.43	117.86
Preferred.....	14,473	9,216	3,330	3,330		57.04	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.33	3.53	26		4.19		3.84	4.08	29	3.20	3.78	8			
Less: Interest expense	0.69	0.54	70	1.71	0.95	95	1.38	0.75	94	0.94	0.50	92			
Equals: Net interest income (tax equivalent)	2.64	2.96	24		3.21		2.46	3.33	7	2.27	3.29	5			
Plus: Non-interest income	1.49	0.98	79	0.83	0.90	48	1.33	0.90	83	1.58	0.93	87			
Equals: adjusted operating income (tax equivalent)	4.13	3.96	63		4.16		3.79	4.27	29	3.85	4.26	31			
Less: Overhead expense	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2			
Less: Provision for credit losses	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	48	0	0	49	0	0	46			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	47	0.01	0.01	71	0	0	42	0	0.01	26			
Plus: other tax equivalent adjustments	0	0	54		0		0	0	45	0	0	42			
Equals: Pretax net operating income (tax equivalent)	2.86	1.22	98		1.53		2.28	1.55	93	2.60	1.55	97			
Less: Applicable income taxes (tax equivalent)	0.74	0.27	98		0.35		0.58	0.32	95	0.76	0.59	73			
Less: Minority interest	0	0	45	0	0	45	0	0	46	0	0	47			
Equals: Net operating income	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	49	0	0	49			
Equals: Net income	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Memo: Net income (last four quarters)	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Net income—BHC and noncontrolling (minority) interest	2.12	0.97	98	1.47	1.19	78	1.71	1.22	90	1.84	0.95	95			
Margin Analysis															
Average earning assets / Average assets	97.08	93.47	92	95.39	93.22	76	96.49	93.23	85	96.54	93.19	89			
Average interest-bearing funds / Average assets	85.21	68.25	94	77.69	70.66	75	61.10	70.70	17	64.72	70.06	28			
Interest income (tax equivalent) / Average earning assets	3.43	3.78	24		4.49		3.98	4.38	21	3.32	4.06	8			
Interest expense / Average earning assets	0.71	0.57	68	1.79	1.02	95	1.43	0.81	94	0.97	0.54	92			
Net interest income (tax equivalent) / Average earning assets	2.72	3.17	22		3.45		2.55	3.58	7	2.35	3.54	5			
Yield or Cost															
Total loans and leases (tax equivalent)	3.62	4.28	13		4.98		4.74	4.85	43	4.21	4.52	27			
Interest-bearing bank balances	0.69	0.32	93	2.97	2.26	84	2.76	1.88	87	1	1.13	43			
Federal funds sold and reverse repos	1.61	0.43	88	3.12	2.02	88	2.63	1.50	85	1.55	0.83	83			
Trading assets	20.60	0.80	97	3.75	0.49	92	3.51	0.70	85	3.94	0.48	93			
Total earning assets	3.43	3.80	19	4.29	4.47	36	3.98	4.33	24	3.32	3.98	8			
Investment securities (tax equivalent)	1.16	2.32	1		2.74		1.68	2.69	0	1.18	2.61	2			
US Treasury and agency securities (excluding mortgage-backed securities)	0.98	1.87	14	1.99	2.54	19	1.62	2.20	19	1.03	1.66	11			
Mortgage-backed securities	2.48	2.05	83	2.73	2.54	75	3.21	2.44	94	2.84	2.19	95			
All other securities	3.29	3.24	67		3.80		3.75	3.74	54	1.56	3.85	3			
Interest-bearing deposits	0.79	0.62	75	2.06	1.13	93	2.03	0.85	99	1.18	0.52	97			
Time deposits of \$250K or more	1.83	1.60	70	2.32	2.13	71	1.72	1.57	64						
Time deposits < \$250K	1.40	1.49	35	2.36	1.91	88	1.79	1.42	84						
Other domestic deposits	0.63	0.36	86	2.06	0.86	98	2.10	0.64	99						
Foreign deposits		1.24			2.53			1.85			0.84				
Federal funds purchased and repos	8.15	0.37	98	3.51	1.23	95	2.10	1.03	85		0.68				
Other borrowed funds and trading liabilities	0.37	0.55	58	2.15	1.03	68	2.50	2.10	84	1.73	1.48	75			
All interest-bearing funds	0.81	0.79	53	2.20	1.34	95	2.26	1.06	99	1.45	0.71	97			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	126,507	43,667	48,815	46,955	
Fiduciary activities income	0	0	0	0	
Service charges on deposit accounts - domestic	475	502	256	116	
Trading revenue	-5,059	3	-7	0	
Investment banking fees and commissions	0	0	1	0	
Insurance activities revenue	0	0	0	0	
Venture capital revenue	0	0	0	0	
Net servicing fees	19,945	3,290	11,890	17,366	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets	32,833	2,174	1,448	1,210	
Other non-interest income	78,313	37,698	35,227	28,263	
Total overhead expenses	96,400	63,215	50,790	34,635	
Personnel expense	59,016	37,885	31,981	21,272	
Net occupancy expense	5,636	4,527	2,623	1,599	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets)	1,516	1,312	303	82	
Other operating expenses	30,232	19,491	15,883	11,682	
Fee income on mutual funds and annuities	0	0	0	0	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	404	329	282	187	
Average personnel expense per employee	146.08	115.15	113.41	113.75	
Average assets per employee	21,052.37	15,963.56	13,041.83	15,879.13	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	0.51	36	0	0.66	35	0	1.69	17	0	1.89	16			
Overhead expenses / Net Interest Income + non-interest income	27.45	61.22	0	37.49	61.79	2	36.42	61.22	2	30.31	62.21	0			
Percent of Average Assets															
Total overhead expense	1.13	2.48	2	1.20	2.59	4	1.38	2.58	6	1.17	2.60	2			
Personnel expense	0.69	1.42	2	0.72	1.50	4	0.87	1.46	9	0.72	1.47	3			
Net occupancy expense	0.07	0.30	2	0.09	0.32	2	0.07	0.31	2	0.05	0.32	1			
Other operating expenses	0.37	0.73	5	0.40	0.76	4	0.44	0.79	8	0.40	0.79	3			
Overhead less non-interest income	-0.35	1.44	1	0.37	1.65	2	0.05	1.65	1	-0.41	1.65	2			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	27.45	58.93	1	59.91			36.42	60.51	2	30.31	61.01	0			
Personnel expense	16.81	33.88	1	34.17			22.93	34.42	5	18.62	34.72	0			
Net occupancy expense	1.60	7.04	3	7.50			1.88	7.33	1	1.40	7.51	1			
Other operating expenses	9.04	17.57	3	17.93			11.61	18.28	6	10.30	18.30	2			
Total non-interest income	36.03	23.45	78	19.83			35.01	20.30	89	41.09	21.24	91			
Fiduciary activities income	0	1.45	22	1.61			0	1.95	20	0	1.95	21			
Service charges on domestic deposit accounts	0.14	2.67	8	3.21			0.18	3.58	4	0.10	3.83	3			
Trading revenue	-1.44	0.10	1	0.07			-0.01	0.03	7	0	0.07	40			
Investment banking fees and commissions	0	1.03	17	0.91			0	0.85	25	0	0.92	12			
Insurance activities revenue	0	0.41	22	0.37			0	0.46	19	0	0.44	17			
Venture capital revenue	0	0	48	0			0	0	49	0	0	48			
Net servicing fees	5.68	0	96	0.22			8.53	0.52	98	15.20	0.40	98			
Net securitization income	0	0	48	0			0	0	49	0	0	48			
Net gain (loss) - sales of loans, OREO, and other assets	9.35	5.55	75	2.27			1.04	1.98	45	1.06	2.38	38			
Other non-interest income	22.30	7.76	93	7.41			25.26	7.05	96	24.73	7.34	95			
Overhead less non-interest income	-8.57	34.63	1	39.47			1.42	39.75	1	-10.78	39.09	2			
Applicable income taxes / Pretax net operating income (tax equivalent)	25.82	20.30	81	21.51			25.17	18.37	85	29.13	33.75	31			
Applicable income tax + TE / Pretax net operating income + TE	25.82	22.51	70	23.31			25.17	21.35	71	29.13	38.57	20			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Real estate loans	3,558,580	1,960,281	1,372,175	896,172		81.53	739.85
Commercial and industrial loans	475,345	376,597	330,727	224,804		26.22	844.36
Loans to individuals	10,348	12,444	11,167	8,042		-16.84	311.29
Loans to depository institutions and acceptances of other banks	83,436	60,528	9,522	0		37.85	
Agricultural loans	36,996	35,743	35,282	21,660		3.51	101.12
Other loans and leases	4,781,260	2,670,953	1,132,260	1,220,949		79.01	438.50
Less: Unearned income	0	0	0	0			
Loans and leases, net of unearned income	8,945,965	5,123,461	2,891,133	2,371,627		74.61	546.92
Less: Allowance for loan and lease losses	27,499	15,842	12,704	8,311		73.58	401.81
Net loans and leases	8,918,466	5,107,619	2,878,429	2,363,316		74.61	547.50
Debt securities that reprice or mature in over 1 year	260,461	248,150	137,953	244,050		4.96	2.36
Mutual funds and equity securities	0	0	0	0			
Subtotal	9,178,927	5,355,769	3,016,382	2,607,366		71.38	462.50
Interest-bearing bank balances	169,665	492,800	310,669	340,560		-65.57	-61.09
Federal funds sold and reverse repos	6,580	6,723	6,875	7,043		-2.13	19.33
Debt securities that reprice or mature within 1 year	9,340	42,092	193,119	164,311		-77.81	
Trading assets	0	269,891	163,419	140,837		-100.00	-100.00
Total earning assets	9,364,512	6,167,275	3,690,464	3,260,117		51.84	329.64
Non-interest-bearing cash and due from depository institutions	10,062	13,908	25,854	18,959		-27.65	-7.07
Premises, fixed assets, and leases	28,579	29,216	15,045	5,212		-2.18	650.10
Other real estate owned	0	144	0	0		-100.00	
Investment in unconsolidated subsidiaries	949	505	631	511		87.92	94800.00
Intangible and other assets	241,273	160,933	152,169	115,534		49.92	210.80
Total assets	9,645,375	6,371,981	3,884,163	3,400,333		51.37	324.56
Quarterly average assets	9,317,578	6,639,736	3,840,514	3,204,025		40.33	305.58
Average loans and leases (YTD)	7,299,990	4,069,150	2,533,101	1,913,208		79.40	735.32
Memoranda							
Loans held-for-sale	3,409,074	2,095,098	832,848	997,151		62.72	449.37
Loans not held-for-sale	5,536,891	3,028,363	2,058,285	1,374,476		82.83	626.34
Real estate loans secured by 1-4 family	706,727	427,760	418,618	330,456		65.22	201.46
Commercial real estate loans	2,787,758	1,483,196	911,068	535,410		87.96	1611.25
Construction and land development	501,880	364,663	183,728	99,226		37.63	1077.93
Multifamily	2,213,931	1,051,942	669,512	390,672		110.46	2241.52
Nonfarm nonresidential	71,947	66,591	57,828	45,512		8.04	179.41
Real estate loans secured by farmland	64,095	49,325	42,489	30,306		29.94	143.04
Total investment securities	269,801	290,242	331,072	408,361		-7.04	6.03
U.S. Treasury securities	6,559	4,764	11,931	992		37.68	561.19
US agency securities (excluding mortgage-backed securities)	235,039	244,973	239,900	374,721		-4.06	12.96
Municipal securities	6,025	5,937	21,250	6,688		1.48	-36.58
Mortgage-backed securities	22,178	34,568	48,642	25,960		-35.84	-38.20
Asset-backed securities	0	0	9,349	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	0			
Available-for-sale securities	269,801	290,242	331,072	408,361		-7.04	6.03
U.S. Treasury securities	6,559	4,764	11,931	992		37.68	561.19
US agency securities (excluding mortgage-backed securities)	235,039	244,973	239,900	374,721		-4.06	12.96
Municipal securities	6,025	5,937	21,250	6,688		1.48	-36.58
Mortgage-backed securities	22,178	34,568	48,642	25,960		-35.84	-38.20
Asset-backed securities	0	0	9,349	0			
Other debt securities	0	0	0	0			
Mutual funds and equity securities	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	488	578	-1,414	-1,701		-15.57	
Structured notes, fair value	0	0	72,792	86,420			-100.00
Pledged securities	262,901	287,579	280,243	399,483		-8.58	4.97

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	853,647	272,036	928,078	952,535		213.80	28.44
NOW, ATS and transaction accounts	4,219,548	1,827,956	621,354	326,610		130.83	3782.04
Time deposits less brokered deposits) < \$250K	66,500	83,311	-240,511	-444,755		-20.18	
MMDA and other savings accounts	1,984,742	1,203,883	1,001,357	1,255,647		64.86	129.99
Other non-interest-bearing deposits	0	0	0	0			
Core deposits	7,124,437	3,387,186	2,310,278	2,090,037		110.33	334.63
Time deposits of \$250K or more	256,040	118,931	42,428	56,565		115.28	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos	0	0	0	0			
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	883,980	164,274	192,983	55,362		438.11	1494.57
Other borrowings w/remaining maturity over 1 year	464,277	17,165	2,469	1,249		2604.79	22514.56
Brokered deposits < \$250K	28,143	1,972,139	878,606	797,147		-98.57	
Noncore funding	1,632,440	2,272,509	1,116,486	910,323		-28.17	256.40
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities	0	0	0	0			
Other liabilities	77,877	58,558	36,162	32,499		32.99	194.84
Total liabilities	8,834,754	5,718,253	3,462,926	3,032,859		54.50	316.01
Equity Capital							
Perpetual preferred stock (including surplus)	212,646	212,646	41,581	41,581		0.00	2026.46
Common stock	135,857	135,640	135,057	134,576		0.16	453.93
Common surplus	0	0	0	873			-100.00
Retained earnings	461,745	304,984	244,909	191,450		51.40	308.50
Accumulated other comprehensive income	373	458	-310	-1,006		-18.56	
Other equity capital components	0	0	0	0			
Total holding company equity capital	810,621	653,728	421,237	367,474		24.00	446.97
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	810,621	653,728	421,237	367,474		24.00	446.97
Total liabilities and capital	9,645,375	6,371,981	3,884,163	3,400,333		51.37	324.56
Memoranda							
Non-interest-bearing deposits	854,202	272,216	928,313	952,723		213.80	28.49
Interest-bearing deposits	6,554,418	5,206,040	2,302,999	1,991,026		25.90	376.69
Total deposits	7,408,620	5,478,256	3,231,312	2,943,749		35.24	263.21
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	653,728	421,237	367,474	206,289			
Accounting restatements	0	145	0	0			
Net income	180,533	77,184	62,874	54,684			
Net sale of new perpetual preferred stock	0	171,065	0	0			
Net sale of new common stock	-150	0	0	106,383			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	8,127			
Less: Dividends declared	23,671	17,254	10,216	7,951			
Change in other comprehensive income	-84	768	696	-378			
Changes in debit to ESOP liability	0	0	0	0			
Other adjustments to equity capital	265	583	409	320			
Holding company equity capital, ending balance	810,621	653,728	421,237	367,474			

BHC Name

City/State

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	36.89	48.33	18	30.76	52.67	10	35.33	53.63	12	26.36	53.41	8			
Commercial and industrial loans	4.93	13.47	8	5.91	11.45	23	8.51	11.42	43	6.61	10.82	28			
Loans to individuals	0.11	2.29	14	0.20	2.71	19	0.29	2.65	21	0.24	2.58	19			
Loans to depository institutions and acceptances of other banks	0.87	0	97	0.95	0	98	0.25	0	96	0	0	45			
Agricultural loans	0.38	0.43	69	0.56	0.53	72	0.91	0.47	77	0.64	0.51	74			
Other loans and leases	49.57	1.39	99	41.92	1.08	99	29.15	2.64	99	35.91	2.62	99			
Net loans and leases	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34			
Debt securities over 1 year	2.70	13.53	7	3.89	13.66	9	3.55	13.20	7	7.18	13.96	18			
Mutual funds and equity securities	0	0.05	22	0	0.06	18	0	0.05	19	0	0.07	15			
Subtotal	95.16	83.47	99	84.05	86.76	25	77.66	87.24	6	76.68	87.26	6			
Interest-bearing bank balances	1.76	6.78	15	7.73	2.97	89	8	2.30	90	10.02	2.34	93			
Federal funds sold and reverse repos	0.07	0.02	90	0.11	0.03	87	0.18	0.01	94	0.21	0.02	91			
Debt securities 1 year or less	0.10	2.03	10	0.66	2.10	31	4.97	2.14	82	4.83	1.92	84			
Trading assets	0	0.04	38	4.24	0.03	99	4.21	0.02	98	4.14	0.02	98			
Total earning assets	97.09	92.98	97	96.79	92.39	97	95.01	92.24	83	95.88	92.22	95			
Non-interest cash and due from depository institutions	0.10	1.07	2	0.22	1.14	6	0.67	1.25	22	0.56	1.26	18			
Other real estate owned															
Other real estate owned	0	0.03	13	0	0.04	27	0	0.04	9	0	0.06	6			
All other assets	2.81	5.87	6	2.99	6.41	4	4.32	6.39	20	3.57	6.45	10			
Memoranda															
Short-term investments	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90	15.05	4.63	93			
U.S. Treasury securities	0.07	0.19	71	0.07	0.29	65	0.31	0.37	74	0.03	0.22	71			
US agency securities (excluding mortgage-backed securities)	2.44	1.28	77	3.84	1.25	87	6.18	1.67	89	11.02	1.50	96			
Municipal securities	0.06	2.96	17	0.09	2.58	14	0.55	2.66	29	0.20	2.97	18			
Mortgage-backed securities	0.23	8.52	5	0.54	9.38	5	1.25	8.73	10	0.76	9.19	5			
Asset-backed securities	0	0.35	32	0	0.30	34	0.24	0.26	80	0	0.23	34			
Other debt securities	0	0.60	12	0	0.53	15	0	0.52	16	0	0.48	16			
Loans held-for-sale	35.34	0.58	99	32.88	0.39	99	21.44	0.29	99	29.33	0.32	99			
Loans held for investment	57.40	69.07	16	47.53	72.01	5	52.99	73.24	6	40.42	72.42	5			
Real estate loans secured by 1-4 family	7.33	14.47	24	6.71	16.02	15	10.78	16.83	31	9.72	16.44	26			
Revolving	6.10	1.79	95	5.22	2.24	92	7.99	2.43	96	7.34	2.71	95			
Closed-end, secured by first liens	1.22	12.11	6	1.48	13.07	6	2.77	13.60	7	2.38	13.03	6			
Closed-end, secured by junior liens	0	0.27	5	0.01	0.37	5	0.02	0.41	7	0	0.39	3			
Commercial real estate loans	28.90	30.65	44	23.28	33.26	19	23.46	33.39	20	15.75	33.79	11			
Construction and land development	5.20	4.32	62	5.72	5	61	4.73	4.78	58	2.92	4.55	34			
Multifamily	22.95	5.03	95	16.51	4.76	91	17.24	5.12	91	11.49	5.32	86			
Nonfarm nonresidential	0.75	19.97	1	1.05	21.85	1	1.49	21.85	1	1.34	22.30	1			
Real estate loans secured by farmland	0.66	0.85	65	0.77	0.95	64	1.09	0.88	70	0.89	0.81	67			

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	39.78	69.38	5	38.26	72.74	5	47.46	72.88	8	37.79	73.20	3			
Real estate loans secured by 1-4 family	7.90	20.91	16	8.35	22.29	13	14.48	23.13	32	13.93	22.92	28			
Revolving	6.58	2.61	91	6.50	3.13	85	10.73	3.34	95	10.53	3.76	94			
Closed-end	1.32	17.94	5	1.85	18.71	4	3.75	19.33	6	3.41	18.68	4			
Commercial real estate loans	31.16	44.23	16	28.95	46.16	13	31.51	45.57	16	22.58	46.38	6			
Construction and land development	5.61	6.26	47	7.12	6.97	55	6.35	6.53	56	4.18	6.35	32			
1-4 family	0.03	1.14	11	0.03	1.47	8	0.09	1.52	12	0.03	1.50	10			
Other	5.58	4.94	60	7.09	5.34	70	6.26	4.90	68	4.16	4.76	47			
Multifamily	24.75	7.01	91	20.53	6.42	91	23.16	6.76	92	16.47	7.13	87			
Nonfarm nonresidential	0.80	29.04	1	1.30	30.59	1	2	30.16	1	1.92	30.84	1			
Owner-occupied	0.56	10	4	0.86	10.68	4	1.34	10.31	7	1.18	10.55	6			
Other	0.25	18.53	1	0.44	19.36	1	0.66	19.35	1	0.74	19.91	1			
Real estate loans secured by farmland	0.72	1.30	60	0.96	1.38	61	1.47	1.27	70	1.28	1.19	68			
Loans to depository institutions and acceptances of other banks	0.93	0	97	1.18	0	98	0.33	0	96	0	0	45			
Commercial and industrial loans	5.31	19.85	6	7.35	16.16	15	11.44	16.21	38	9.48	15.52	27			
Loans to individuals	0.12	3.53	13	0.24	4	19	0.39	3.89	21	0.34	3.90	20			
Credit card loans	0	0.03	33	0	0.04	32	0	0.04	32	0	0.03	34			
Agricultural loans	0.41	0.69	64	0.70	0.78	68	1.22	0.69	77	0.91	0.76	74			
Other loans and leases	53.45	2.07	99	52.13	1.48	99	39.16	3.74	98	51.48	3.75	98			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	434	473.75	39	307.51	493.53	11	348.57	505.61	16	251.93	518.19	9			
Real estate loans secured by 1-4 family	86.19	142.34	31	67.10	151.03	21	106.34	161.34	33	92.90	159.68	28			
Revolving	71.78	17.81	97	52.21	21.25	91	78.82	23.52	96	70.17	26.74	93			
Closed-end	14.41	122.21	6	14.89	127.10	6	27.52	134.73	7	22.72	130.06	5			
Commercial real estate loans	339.99	302.08	62	232.67	311.74	26	231.44	316.03	24	150.51	328.67	10			
Construction and land development	61.21	42.85	75	57.20	46.63	63	46.67	44.92	56	27.89	44.44	34			
1-4 family	0.31	7.52	12	0.23	9.52	8	0.70	10.21	12	0.18	10.44	10			
Other	60.90	33.94	85	56.98	35.90	78	45.98	33.75	72	27.71	33.34	42			
Multifamily	270.01	48.67	95	165.02	44.76	92	170.08	48.38	91	109.83	51.49	84			
Nonfarm nonresidential	8.77	198.42	1	10.45	206.64	1	14.69	208.15	1	12.79	217.26	1			
Owner-occupied	6.06	67.98	4	6.93	71.54	4	9.85	70.68	8	7.84	73.43	6			
Other	2.72	125.78	1	3.51	130.65	1	4.84	134.17	1	4.95	140.40	1			
Real estate loans secured by farmland	7.82	8.35	67	7.74	8.66	63	10.79	8.13	71	8.52	7.80	67			
Loans to depository institutions and acceptances of other banks	10.18	0.03	97	9.50	0.01	98	2.42	0.01	96	0	0.01	45			
Commercial and industrial loans	57.97	133.93	15	59.08	106.70	28	84.01	107.07	43	63.20	105.25	28			
Loans to individuals	1.26	22.15	16	1.95	24.83	21	2.84	24.45	22	2.26	23.98	20			
Credit card loans	0	0.20	33	0	0.24	32	0	0.24	32	0	0.19	34			
Agricultural loans	4.51	4.17	70	5.61	4.86	72	8.96	4.49	78	6.09	4.90	73			
Other loans and leases	583.11	13.62	99	418.99	10.25	99	287.63	25.58	98	343.23	25.83	99			
Supplemental															
Non-owner occupied CRE loans / Gross loans	32.56	34	50	33.84	35.38	49	36.68	35.09	62	28.61	35.69	30			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	355.27	232.08	85	272	239.13	68	269.42	243.62	65	190.74	253.35	29			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	361.32	304.52	71	278.93	315.15	38	279.26	318.90	34	198.58	331.68	14			

BHC Name

City/State

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Total Assets															
Short-term investments	1.92	9.38	4	8.50	5.36	76	13.15	4.70	90	15.05	4.63	93			
Liquid assets	4.67	19.32	0	16.75	16.28	59	20.78	15.56	78	26.73	15.94	86			
Investment securities	2.80	16.07	3	4.55	16.41	2	8.52	16.02	16	12.01	16.65	33			
Net loans and leases	92.46	69.27	99	80.16	72.36	81	74.11	73.30	52	69.50	72.64	34			
Net loans, leases and standby letters of credit	92.99	69.67	99	80.55	72.78	82	74.62	73.71	52	70.42	73.08	36			
Core deposits	73.86	76.49	30	53.16	71.61	4	59.48	69.97	14	61.47	69.79	18			
Noncore funding	16.92	10.29	82	35.66	14.61	95	28.74	16.58	86	26.77	17.09	82			
Time deposits of \$250K or more	2.65	3.37	44	1.87	4.33	15	1.09	4.28	7	1.66	3.54	24			
Foreign deposits	0	0	48	0	0	48	0	0	49	0	0	49			
Federal funds purchased and repos	0	0.62	23	0	0.77	17	0	0.96	17	0	1.20	14			
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48			
Net federal funds purchased (sold)	-0.07	0.59	7	-0.11	0.75	4	-0.18	0.97	1	-0.21	1.21	4			
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49			
Other borrowings w/remaining maturity of 1 year or less	9.16	1.06	95	2.58	2.75	59	4.97	3.63	63	1.63	4.47	33			
Earning assets that reprice within 1 year	88.79	31.93	98	82.66	33.16	97	79.73	32.35	98	78.82	33.41	97			
Interest-bearing liabilities that reprice within 1 year	2.43	14.04	4	32.75	18.54	84	16.70	18.20	61	11.97	16.67	53			
Long-term debt that reprices within 1 year	0	0.10	38	0	0.15	37	0	0.16	39	0	0.19	38			
Net assets that reprice within 1 year	86.36	17.03	98	49.91	13.71	95	63.03	12.98	97	66.85	15.65	98			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	15.76	0.77	87	32.32	10.70	95	20.08	13.54	68	15.28	13.97	55			
Net short-term noncore funding dependence	9.74	-3.25	87	31.13	5.88	97	19.80	8.57	89	15.23	9.65	75			
Short-term investment / Short-term noncore funding	17.19	230.45	3	24.52	78.10	32	46.09	62.28	62	56.31	46.67	73			
Liquid assets - short-term noncore funding / Nonliquid assets	-6.84	16.27	6	-21.52	6.90	0	-9.77	4.17	14	0	3.68	42			
Net loans and leases / Total deposits	120.38	84.20	98	93.23	90.96	52	89.08	92.88	32	80.28	92.86	20			
Net loans and leases / Core deposits	125.18	91.10	93	150.79	102.55	97	124.59	106.50	80	113.08	105.03	67			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.88			0.36			-0.47			-0.05				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.06	3.63	4	0.09	1.28	12	-0.37	-1.95	84	-0.49	-0.62	53			
Structured notes appreciation (depreciation) / Tier 1 capital		0.03			-0.02			-0.07	-0.04	17	-0.08	-0.02	10		
Percent of Investment Securities															
Held-to-maturity securities	0	5.36	26	0	7.25	23	0	10.76	18	0	13.07	15			
Available-for-sale securities	100	93.39	87	100	91.33	88	100	88.32	88	100	86.93	84			
U.S. Treasury securities	2.43	1.22	84	1.64	2.07	74	3.60	2.08	79	0.24	1.33	72			
US agency securities (excluding mortgage-backed securities)	87.12	8.39	98	84.40	8.16	98	72.46	11	98	91.76	10.16	98			
Municipal securities	2.23	18.61	26	2.05	15.40	20	6.42	16.63	32	1.64	17.86	18			
Mortgage-backed securities	8.22	54.48	7	11.91	57.07	7	14.69	54.50	10	6.36	55.76	6			
Asset-backed securities	0	1.97	32	0	1.70	34	2.82	1.54	85	0	1.31	34			
Other debt securities	0	4.34	12	0	3.73	15	0	3.75	16	0	3.25	16			
Mutual funds and equity securities	0	0.44	22	0	0.49	18	0	0.41	19	0	0.58	15			
Debt securities 1 year or less	3.46	13.69	23	14.50	13.55	61	58.33	13.91	93	40.24	11.90	89			
Debt securities 1 to 5 years	89.46	20.49	99	73.32	23.43	98	22.69	23.42	56	51.77	23.53	91			
Debt securities over 5 years	7.08	61.87	6	12.17	58.63	8	18.97	58.36	10	7.99	60.73	7			
Pledged securities	97.44	44.55	97	99.08	43.76	98	84.65	42.20	94	97.83	46.78	98			
Structured notes, fair value	0	0.03	42	0	0.09	39	21.99	0.15	98	21.16	0.08	98			
Percent Change from Prior Like Quarter															
Short-term investments	-65.73	136.94	0	6.06	32.84	43	-0.24	16.28	42	0.48	6.96	55			
Investment securities	-7.04	16.36	20	-12.33	4.80	11	-18.93	8.02	3	25.31	4.99	86			
Core deposits	110.33	23.17	98	46.61	9.96	97	10.54	10.40	64	-7.60	13.94	2			
Noncore funding	-28.17	-12.78	30	103.54	4.16	95	22.65	6.76	73	306.72	-3.35	99			

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	2,665,034	1,535,492	1,459,418	1,051,409	
Commit: Secured commercial real estate loans	945,066	411,978	370,104	183,648	
Commit: Unsecured real estate loans	0	0	0	0	
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	
Securities underwriting	0	0	0	0	
Standby letters of credit	50,951	24,759	19,866	31,031	
Commercial and similar letters of credit	0	0	0	0	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	693,064	0	26,258	25,546	
Written options contracts (interest rate)	23,004	0	2,195	3,640	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	82,726	0	0	0	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.63	16.09	92	24.10	16.97	82	37.57	17.31	97	30.92	17.28	95			
Standby letters of credit	0.53	0.31	78	0.39	0.36	61	0.51	0.35	76	0.91	0.40	85			
Commercial and similar letters of credit	0	0.01	37	0	0.01	36	0	0.01	35	0	0.01	32			
Securities lent	0	0	49	0	0	49	0	0	50	0	0	49			
Credit derivatives - notional amount (holding company as guarantor)	0	0	46	0	0	47	0	0.02	44	0	0.01	45			
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	48	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.02	46	0	0.01	46	0	0.01	46	0	0	46			
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	46	0	0	47	0	0	47	0	0	48			
Derivative contracts	8.28	3.72	77	0	2.95	31	0.73	6.51	25	0.86	6.82	26			
Interest rate contracts	8.28	3.62	77	0	2.87	31	0.73	6.40	25	0.86	6.72	26			
Interest rate futures and forward contracts	7.19	0.20	97	0	0.08	39	0.68	0.25	83	0.75	0.28	81			
Written options contracts (interest rate)	0.24	0.24	79	0	0.13	36	0.06	0.26	48	0.11	0.28	48			
Purchased options contracts (interest rate)	0	0.03	44	0	0.02	45	0	0.07	40	0	0.08	41			
Interest rate swaps	0.86	2.58	70	0	2.19	34	0	5.18	15	0	5.41	14			
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	45			
Written options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (foreign exchange)	0	0	49	0	0	48	0	0	49	0	0	48			
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	47			
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49			
Written options contracts (commodity and other)	0	0	49	0	0	48	0	0	49	0	0	48			
Purchased options contracts (commodity and other)	0	0	49	0	0	48	0	0	48	0	0	48			
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	36.51	24.20	86	37.73	24.81	89	57.61	25.18	98	54.96	25.74	97			

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	798,794	0	28,453	29,186	
Interest rate contracts	798,794	0	28,453	29,186	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	693,064	0	26,258	25,546	
Written options	23,004	0	2,195	3,640	
Exchange-traded	0	0	0	0	
Over-the-counter	23,004	0	2,195	3,640	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	82,726	0	0	0	
Held for trading					
Interest rate contracts	0	0	23,498	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded					
Interest rate contracts	798,794	0	4,955	29,186	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	0	50,089	2,759	25,546	
Over 1 year to 5 years	0	0	0	0	
Over 5 years	0	0	0	0	
Gross negative fair value (absolute value)					
	6,137	0	9	19	
Gross positive fair value					
Held for trading	0	0	0	0	
Non-traded	9,301	0	57	110	
Current credit exposure on risk-based capital derivative contracts					
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

BHC Name

City/State

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	99.50	58		99.57		100	99.91	54	100	99.91	56			
Foreign exchange contracts	0	0.19	43		0.14		0	0	46	0	0.04	44			
Equity, commodity, and other contracts	0	0	47		0.07		0	0	47	0	0	47			
Futures and forwards															
Futures and forwards	86.76	15.03	96		14.06		92.29	11.75	95	87.53	12.76	95			
Written options	2.88	10.24	37		11.73		7.71	11.14	66	12.47	9.73	72			
Exchange-traded	0	0	50		0		0	0	49	0	0	49			
Over-the-counter	2.88	10.24	37		10.84		7.71	10.65	66	12.47	9.46	72			
Purchased options	0	2.13	33		2.45		0	1.29	38	0	1.44	38			
Exchange-traded	0	0	50		0		0	0	49	0	0	49			
Over-the-counter	0	2.13	33		2.28		0	1.22	38	0	1.27	39			
Swaps	10.36	71.83	11		64.61		0	65.42	10	0	66.04	9			
Held for trading															
Held for trading	0	16.03	34		15.01		82.59	13.60	88	0	16.18	35			
Interest rate contracts	0	16.37	34		16.17		82.59	12.87	88	0	16.40	36			
Foreign exchange contracts	0	0	47		0.11		0	0	48	0	0	47			
Equity, commodity, and other contracts	0	0	49		0		0	0	49	0	0	49			
Non-traded															
Non-traded	100	83.97	65		84.99		17.41	86.40	11	100	83.82	64			
Interest rate contracts	100	83.02	69		84.69		17.41	85.51	11	100	83.04	68			
Foreign exchange contracts	0	0	45		0.01		0	0	47	0	0.01	46			
Equity, commodity, and other contracts	0	0	48		0.01		0	0	48	0	0	48			
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	0	79.60	4		80.07		9.70	82.85	8	87.53	87.47	33			
One year or less	0	15.52	12		15.20		9.70	12.75	62	87.53	15.62	95			
Over 1 year to 5 years	0	19.75	15		22.92		0	22.66	16	0	21.68	15			
Over 5 years	0	32.47	13		34.12		0	36.28	14	0	37.90	13			
Gross negative fair value (absolute value)	0.77	2.84	15		1.30		0.03	0.66	20	0.07	0.50	20			
Gross positive fair value	1.16	2.25	30		1.14		0.20	1.10	11	0.38	0.92	17			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.01	74	0	0	32	0	0.01	27	0	0	28			
Gross positive fair value (X)	0.01	0.01	80	0	0	32	0	0.01	23	0	0.01	22			
Held for trading (X)	0	0	44	0	0	44	0	0	40	0	0	37			
Non-traded (X)	0.01	0	87	0	0	34	0	0.01	29	0	0	32			
Current credit exposure (X)	0	0.02	21	0	0.01	18	0	0	18	0	0	16			
Credit losses on derivative contracts	0	0	48	0	0	50	0	0	49	0	0	49			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50			
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50			
Other Ratios															
Current credit exposure / Risk-weighted assets		0.27		0	0.10	18	0	0.06	18	0	0.05	16			

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	15,842	12,704	8,311	6,308	
Gross losses	363	960	236	546	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	181	159	0	135	
Net losses	182	801	236	411	
Provision for loan and lease losses	11,838	3,940	4,628	2,472	
Adjustments	1	-1	1	-58	
Ending balance	27,499	15,842	12,704	8,311	
Memo: Allocated transfer risk reserve (ATRR)		0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.14	0.38	12	0.08	0.12	43	0.13	0.12	61	0.08	0.11	44			
Provision for loan and lease losses / Average loans and leases	0.16	0.53	5	0.10	0.16	40	0.18	0.16	63	0.13	0.16	48			
Provision for loan and lease losses / Net loan and lease losses	6,504.40	672.96	96	491.89	142.73	88	1,961.02	182.69	96	601.46	110.75	91			
Allowance for loan and lease losses / Total loans and leases not held for sale	0.50	1.35	4	0.52	0.94	8	0.62	0.94	16	0.60	0.95	18			
Allowance for loan and lease losses / Total loans and leases	0.31	1.33	1	0.31	0.93	3	0.44	0.93	5	0.35	0.94	3			
Allowance for loan and lease losses / Net loans and leases losses (X)	151.09	25.33	94	19.78	17.18	76	53.83	21.35	84	20.22	16.23	74			
Allowance for loan and lease losses / Nonaccrual assets	887.92	336.78	87	1,405.68	315.75	92	680.09	285.36	88	326.18	270.69	71			
ALLL / 90+ days past due + nonaccrual loans and leases	419.45	293.46	78	362.10	283.41	76	360.09	259.30	76	268.36	232.03	69			
Gross loan and lease losses / Average loans and leases	0	0.16	3	0.02	0.16	12	0.01	0.15	8	0.03	0.16	14			
Recoveries / Average loans and leases	0	0.04	6	0	0.05	7	0	0.05	0	0.01	0.06	11			
Net losses / Average loans and leases	0	0.11	12	0.02	0.11	27	0.01	0.09	23	0.02	0.10	28			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	48			
Recoveries / Prior year-end losses	18.85	42.12	31	67.37	41.80	80	0	51.25	0	50.41					
Earnings coverage of net loan and lease losses (X)	1,402.17	33.55	97	132.20	22.46	89	375.66	29.27	96	193.75	0.97	93			

Net Loan and Lease Losses By Type

Real estate loans	0	0.04	23	0	0.02	43	0	0.01	33	0	0.02	34			
Real estate loans secured by 1-4 family	-0.01	0.01	30	0	0.02	36	0	0.01	38	0	0.03	33			
Revolving	0	0	54	0	0.02	47	0	0.02	44	0	0.03	38			
Closed-end	-0.04	0.01	5	0	0.02	34	0	0.01	39	0	0.02	34			
Commercial real estate loans	0	0.05	24	0	0.02	56	0	0.01	41	0	0.01	45			
Construction and land development	0	0	57	0	-0.02	62	0	-0.02	57	0	-0.04	61			
1-4 family	0	0	50	0	0	54	0	0	54	0	0	59			
Other	0	-0.01	59	0	-0.02	62	0	-0.02	60	0	-0.04	62			
Multifamily	0	0	51	0	0	56	0	0	50	0	0	53			
Nonfarm nonresidential	-0.09	0.07	2	0.09	0.03	81	0	0.02	39	0	0.02	40			
Owner-occupied	-0.09	0.01	1	0.09	0.01	91	0	0.01	43	0	0.01	45			
Other	0	0.04	40	0	0.01	41	0	0.01	47	0	0.01	49			
Real estate loans secured by farmland	0	0.01	44	0	0.01	45	0	0	49	0	0	50			
Commercial and industrial loans	0.06	0.20	36	0.20	0.27	51	0.03	0.18	33	0.21	0.18	64			
Loans to individuals	0.14	0.66	21		0.74		1.31	0.71	81		0.78				
Credit card loans		1.71			1.89			1.65			1.60				
Agricultural loans	0	0.01	48	0	0.02	46	0	0.03	43	0	0.06	41			
Loans to foreign governments and institutions															
Other loans and leases	0	0.44	29	0	0.14	33	0	0.28	30	0	0.27	11			

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	41,113	10,571	2,298	2,766	
90+ days past due loans and leases	3,459	3,248	1,660	549	
Nonaccrual loans and leases	3,097	1,127	1,868	2,548	
Total past due and nonaccrual loans and leases	47,669	14,946	5,826	5,863	
Restructured					
Restructured 30-89 days past due	0	0	0	0	
Restructured 90+ days past due	0	0	0	0	
Restructured nonaccrual	0	0	0	0	
Total restructured loans and leases	0	0	0	0	
Loans Held for Sale					
30-89 days past due loans held for sale	0	0	0	0	
90+ days past due loans held for sale	0	0	0	0	
Nonaccrual loans held for sale	0	0	0	0	
Total past due and nonaccrual loans held for sale	0	0	0	0	
Restructured loans and leases in compliance	4,006	6	4,012	1,969	
Other real estate owned	0	144	0	0	
Other Assets					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	
Nonaccrual	0	0	0	0	
Total other assets past due and nonaccrual	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17			
90+ days past due loans and leases	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78	0.02	0.04	59			
Nonaccrual loans and leases	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8	0.11	0.46	10			
90+ days past due and nonaccrual loans and leases	0.07	0.67	5	0.09	0.54	9	0.12	0.54	10	0.13	0.55	8			
Restructured															
30-89 days past due restructured	0	0	32	0	0	29	0	0.01	27	0	0.01	25			
90+ days past due restructured	0	0	45	0	0	45	0	0	43	0	0	41			
Nonaccrual restructured	0	0.09	7	0	0.07	8	0	0.10	6	0	0.10	5			
30-89 days past due loans held for sale	0	0	47	0	0	47	0	0	47	0	0	48			
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48			
Nonaccrual loans held for sale	0	0	46	0	0	48	0	0	48	0	0	48			
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.46	0.26	79	0.21	0.31	38	0.08	0.32	13	0.12	0.32	17			
90+ days past due assets	0.04	0.04	70	0.06	0.03	78	0.06	0.03	78	0.02	0.04	59			
Nonaccrual assets	0.03	0.60	3	0.02	0.48	4	0.06	0.49	8	0.11	0.47	10			
30+ days past due and nonaccrual assets	0.53	0.95	26	0.29	0.87	12	0.20	0.88	8	0.25	0.89	6			
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.47	6	0.07	0.39	9	0.09	0.39	10	0.09	0.40	9			
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.52	5	0.07	0.45	8	0.09	0.45	9	0.09	0.48	5			
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.07	0.63	4	0.02	0.56	2	0.15	0.59	9	0.13	0.63	5			
Allowance for loan and lease losses	25.83	72.10	17	8.06	92.08	2	46.28	95.97	26	54.35	100.14	27			
Equity capital + allowance for loan and lease losses	0.85	5.64	6	0.19	4.77	2	1.36	5.09	8	1.20	5.57	4			
Tier 1 capital + allowance for loan and lease losses	0.87	6.21	5	0.20	5.30	2	1.49	5.65	9	1.27	6.11	4			
Loans and leases + other real estate owned	0.08	0.92	4	0.02	0.78	2	0.20	0.82	8	0.19	0.86	5			

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	1.15	0.25	96	0.28	0.28	61	0.07	0.29	13	0.12	0.29	18			
90+ days past due	0.09	0.04	82	0.12	0.03	84	0.01	0.03	53	0.05	0.05	74			
Nonaccrual	0.02	0.63	2	0.04	0.45	8	0.07	0.48	9	0.01	0.43	4			
Commercial and industrial															
30–89 days past due	0.01	0.15	22	0.62	0.22	88	0.07	0.23	41	0	0.27	5			
90+ days past due	0	0.02	67	0.02	0.02	74	0	0.02	32	0	0.01	32			
Nonaccrual	0.48	0.61	54	0.04	0.74	10	0.02	0.61	14	0	0.60	5			
Individuals															
30–89 days past due	0	0.52	7	0.31	0.60	36	3.80	0.68	94	0	0.69	5			
90+ days past due	0.08	0.02	86	0.01	0.02	68	0.11	0.03	85	0	0.03	29			
Nonaccrual	0.07	0.14	46	0.11	0.12	61	0.16	0.15	65	1.82	0.21	97			
Depository institution loans															
30–89 days past due	0	0	50	0	0	50	0	0	50		0				
90+ days past due	0	0	50	0	0	50	0	0	50		0				
Nonaccrual	0	0	50	0	0	50	0	0	50		0				
Agricultural															
30–89 days past due	0	0.07	34	0	0.10	34	0	0.11	34	0	0.15	35			
90+ days past due	0	0	45	0	0	47	0	0.01	44	0	0	45			
Nonaccrual	0	0.57	29	0	0.80	28	0	0.46	31	0	0.31	31			
Foreign governments															
30–89 days past due															
90+ days past due															
Nonaccrual															
Other loans and leases															
30–89 days past due	0	0.67	46	0.10	0.28	67	0.06	0.18	64	0.14	0.12	76			
90+ days past due	0	0	84	0.03	0	90	0.13	0	96	0.01	0	92			
Nonaccrual	0	0.10	70	0.01	0.04	78	0.08	0.04	83	0.19	0.06	83			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.05	0.46	10	0.81	0.53	74	0.21	0.52	25	0.06	0.56	7			
	90+ days past due	0.04	0.06	71	0.43	0.05	95	0.02	0.04	59	0.14	0.06	81			
	Nonaccrual	0.08	0.67	5	0.17	0.55	15	0.21	0.61	20	0.02	0.65	6			
Revolving	30-89 days past due	0	0.25	27	0.01	0.36	17	0.12	0.36	34	0.08	0.29	27			
	90+ days past due	0	0.01	41	0.04	0.01	84	0	0.02	37	0.19	0.02	93			
	Nonaccrual	0.01	0.46	15	0.02	0.34	23	0.02	0.35	22	0.02	0.42	21			
Closed-end	30-89 days past due	0.31	0.48	43	3.61	0.56	99	0.48	0.54	57	0	0.63	3			
	90+ days past due	0.23	0.06	86	1.80	0.05	97	0.08	0.05	75	0	0.06	24			
	Nonaccrual	0.45	0.69	33	0.72	0.57	70	0.77	0.64	67	0	0.68	3			
Junior lien	30-89 days past due	0	0.01	15	0	0.02	30	0.01	0.02	44	0	0.03	12			
	90+ days past due	0	0	44	0	0	87	0	0	38	0	0	36			
	Nonaccrual	0.01	0.03	35	0.01	0.03	43	0.01	0.03	43	0	0.04	10			
Commercial real estate	30-89 days past due	1.32	0.14	97	0.03	0.15	23	0.01	0.16	14	0.16	0.15	62			
	90+ days past due	0.04	0.02	82	0.03	0.02	80	0	0.02	67	0	0.02	31			
	Nonaccrual	0	0.57	6	0	0.34	4	0	0.41	8	0	0.33	4			
Construction and development	30-89 days past due	0	0.16	26	0.05	0.20	59	0	0.17	21	0	0.18	20			
	90+ days past due	0	0.01	43	0	0.01	43	0	0	44	0	0.01	42			
	Nonaccrual	0	0.21	21	0	0.18	21	0	0.18	21	0	0.21	18			
1-4 family	30-89 days past due	0	0.03	36	0	0.05	33	0	0.07	32	0	0.05	33			
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	46			
	Nonaccrual	0	0.01	42	0	0.01	40	0	0.04	37	0	0.04	35			
Other	30-89 days past due	0	0.09	30	0.05	0.12	72	0	0.06	28	0	0.08	26			
	90+ days past due	0	0	44	0	0	44	0	0	45	0	0.01	44			
	Nonaccrual	0	0.16	23	0	0.14	24	0	0.10	25	0	0.12	25			
Multifamily	30-89 days past due	1.66	0.03	98	0	0.03	38	0	0.03	36	0	0.04	35			
	90+ days past due	0	0	47	0	0	46	0	0	46	0	0	45			
	Nonaccrual	0	0.10	32	0	0.03	37	0	0.04	34	0	0.05	33			
Nonfarm non-residential	30-89 days past due	0.18	0.14	70	0.30	0.13	84	0.09	0.17	52	1.89	0.14	99			
	90+ days past due	1.72	0.02	98	0.69	0.02	96	0.04	0.02	83	0	0.02	33			
	Nonaccrual	0.03	0.73	10	0	0.36	5	0.07	0.52	20	0	0.40	4			
Owner Occupied	30-89 days past due	0	0.05	18	0.30	0.06	95	0.09	0.08	70	0	0.06	13			
	90+ days past due	1.70	0.01	99	0.69	0.01	97	0	0	38	0	0.01	35			
	Nonaccrual	0	0.27	6	0	0.19	7	0	0.20	8	0	0.16	7			
Other	30-89 days past due	0.18	0.06	85	0	0.05	18	0	0.07	18	1.89	0.06	99			
	90+ days past due	0.02	0	90	0	0.01	41	0.04	0.01	90	0	0.01	39			
	Nonaccrual	0.03	0.33	36	0	0.14	14	0.07	0.22	52	0	0.16	12			
Farmland	30-89 days past due	5.88	0.08	99	3.50	0.21	96	0.08	0.09	73	0.14	0.10	78			
	90+ days past due	2.64	0	99	0	0.01	45	0.12	0	95	0	0	45			
	Nonaccrual	0	1.19	24	0	1.06	24	0	0.49	27	0	0.44	28			
Credit card	30-89 days past due		1.02			0.87			1.03			0.83				
	90+ days past due		0.22			0.18			0.26			0.22				
	Nonaccrual		0.02			0			0.07			0.08				

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Common Equity Tier 1 Capital					
Common stock plus related surplus	135,857	135,640	135,057	135,449	
Retained earnings	461,745	304,984	244,909	191,450	
Accumulated other comprehensive income (AOCI)	373	458	-310	-1,006	
Common equity tier 1 minority interest	0	0	0	0	
Common equity tier 1 capital before adjustments/deductions	597,975	441,082	379,656	325,893	
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	17,792	19,433	21,019	6,920	
Accumulated other comprehensive income-related adjustments	373	457	-310	-1,006	
Other deductions from common equity tier 1 capital	0	0	0	0	
Subtotal:	579,810	421,192	358,947	319,979	
Adjustments and deductions for common equity tier 1 capital	0	12,208	19,578	14,149	
Common equity tier 1 capital	579,810	408,984	339,369	305,830	
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	212,646	212,646	41,581	41,581	
Non-qualifying capital instruments	0	0	0	0	
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	
Additional tier 1 capital before deductions	212,646	212,646	41,581	41,581	
Less: Additional tier 1 capital deductions	0	0	0	0	
Additional tier 1 capital	212,646	212,646	41,581	41,581	
Tier 1 Capital	792,456	621,630	380,950	347,411	
Tier 2 Capital					
Tier 2 capital instruments and related surplus		0	0	0	
Non-qualifying capital instruments		0	0	0	
Total capital minority interest not included in tier 1 capital		0	0	0	
Allowance for loan and lease losses in tier 2 capital		15,842	12,704	8,311	
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity			0	0	
Tier 2 capital before deductions		15,842	12,704	8,311	
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions		0	0	0	
Tier 2 capital		15,842	12,704	8,311	
Exited advanced approach tier 2 capital					
Total capital		637,472	393,654	355,722	
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	9,317,578	6,639,736	3,840,514	3,204,025	
Less: Deductions from common equity tier 1 capital	17,792	31,641	38,496	21,069	
Less: Other deductions	74,546	0	0	0	
Total assets for leverage ratio	9,225,240	6,608,095	3,802,018	3,182,956	
Total risk-weighted assets		5,500,789	3,198,550	2,595,718	
Exited advanced approach total RWA					

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Capital Ratios															
Common equity tier 1 capital, column A	0	10.91	5	7.44	12.50	1	10.61	12.37	23	11.78	11.95	57			
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 capital, column A	0	11.60	5	11.30	13.19	23	11.91	13.03	36	13.38	12.68	69			
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Total capital, column A	0	13.45	5	11.59	14.63	5	12.31	14.48	14	13.70	14.15	48			
Total capital, column B	0	0	50	0	0	50	0	0	50	0	0	50			
Tier 1 leverage	8.59	9.65	26	9.41	10.39	25	10.02	10.37	44	10.91	10.04	74			
Supplementary leverage ratio, advanced approaches HCs															

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0			
Total property and casualty assets	0	0	0	0			
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0			
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0			
<hr/>							
Total insurance underwriting equity	0	0	0	0			
Total property and casualty equity	0	0	0	0			
Total life and health equity	0	0	0	0			
Total insurance underwriting net income	0	0	0	0			
Total property and casualty	0	0	0	0			
Total life and health	0	0	0	0			
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0			
Unearned premiums (P/C)	0	0	0	0			
Policyholder benefit and contractholder funds (L/H)	0	0	0	0			
Separate account liabilities (L/H)	0	0	0	0			
Insurance activities revenue	0	0	0	0			
Other insurance activities income	0		0	0			
Insurance and reinsurance underwriting income	0		0	0			
Premiums	0	0	0	0			
Credit related insurance underwriting	0		0	0			
Other insurance underwriting	0		0	0			
Insurance benefits, losses, expenses	0		0	0			
Net assets of insurance underwriting subsidiaries	0	0	0	0			
Life insurance assets	3,564	3,599	3,517	0			-0.97

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50			60			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		50			40			33.33			25				
Separate account assets (L/H) / Total life assets		0			0			0			0				
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.41	22		0.37		0	0.46	19	0	0.44	17			
Premium income / Insurance activities revenue		0.01			0.03			0			0.01				
Credit related premium income / Total premium income		100			100			50			60				
Other premium income / Total premium income		0			0			50			40				
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0	49	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)		19.85			37.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums		-40.91			132.57			116.87			136.34				
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0			0			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.43	11.01	13	0.56	11.53	12	0.89	13.70	12	0	14.86	4			
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49			

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	0	0	0	
Real estate loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans	0	0	0	0	
Other foreign loans	0	0	0	0	
Lease financing receivables	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	0	0	0	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits	0	0	0	0	

	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Yield: Foreign loans		0.05			0			0			0				
Cost: Interest-bearing deposits		1.24			2.53			1.85			0.84				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans					2.35			3.83			4.38				
Foreign governments and institutions															
Growth Rates															
Net loans and leases		5,672.05			-47.91			-27.26			22.03				
Total selected assets		6.04			-25.04			5.03			-5.54				
Deposits		-44.89			2.53			-2.42			-22.72				

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0			
1-4 family residential loans	0		0	0			
Home equity lines	0		0	0			
Credit card receivables	0		0	0			
Auto loans	0		0	0			
Commercial and industrial loans	0		0	0			
All other loans and leases	0	0	0	0			
Retained credit exposure	0	0	0	0			
1-4 family residential loans	0	0	0				
Home equity lines	0	0	0				
Credit card receivables	0	0	0				
Auto loans	0	0	0				
Commercial and industrial loans	0	0	0				
All other loans and leases	0	0	0				
Unused commitments to provide liquidity (servicer advance)	0	0	0	0			
Seller's interest carried as securities and loans	0	0	0	0			
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
Asset-backed commercial paper conduits	0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0			
Liquidity commitments provided to conduit structures	0	0	0	0			

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	
1-4 family residential loans	0	0	0	0	
Home equity lines	0	0	0	0	
Credit card receivables	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and Industrial loans	0	0	0	0	
All other loans and leases	0	0	0	0	
Asset-backed commercial paper conduits	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	
Liquidity commitments provided to conduit structures	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure.....	1.65	0	3.07	6.55	

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0		0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0		0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 30-89 days past due securitized assets.....	0	0	0	0			
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0		0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0		0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total 90+ days past due securitized assets.....	0	0	0	0			
Total past due securitized assets.....	0	0	0	0			
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0			
Home equity lines.....	0	0	0	0			
Credit card receivables.....	0	0	0	0			
Auto loans.....	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0			
All other loans and leases.....	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0			

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	29,784	43,903	38,010	13,840		-32.16	216.28
Dividends	29,773	43,903	37,816	13,632		-32.18	216.16
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	11	0	194	208			
Income from nonbank subsidiaries	16	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	16	0	0	0			
Income from subsidiary holding companies	0	0	0	0			
Dividends	0	0	0	0			
Interest	0	0	0	0			
Management and service fees	0	0	0	0			
Other income	0	0	0	0			
Total income from subsidiaries	29,800	43,903	38,010	13,840		-32.12	216.45
Securities gains (losses)	0	0	0	0			
Other operating income	0	0	0	0			
Total operating income	29,800	43,903	38,010	13,840		-32.12	216.45
Operating Expenses							
Personnel expenses	2,726	1,611	1,216	1,615		69.21	3634.25
Interest expense	3,972	3,641	8,055	7,603		9.09	-42.09
Other expenses	769	759	1,127	595		1.32	586.61
Provision for loan and lease losses	0	0	0	0			
Total operating expenses	7,467	6,011	10,398	9,813		24.22	6.01
Income (loss) before taxes	22,333	37,892	27,612	4,027		-41.06	841.13
Applicable income taxes (credit)	-1,911	-1,433	-2,542	-3,670			
Extraordinary items				0			
Income before undistributed income of subsidiaries	24,244	39,325	30,154	7,697		-38.35	368.03
Equity in undistributed income of subsidiaries	156,289	38,004	32,720	46,987		311.24	573.57
Bank subsidiaries	156,289	38,004	32,720	46,987		311.24	573.57
Nonbank subsidiaries	0	0	0	0			
Subsidiary holding companies	0	0	0	0			
Net income (loss)	180,533	77,329	62,874	54,684		133.46	536.06
Memoranda							
Bank net income	186,062	81,907	70,536	60,619		127.16	470.39
Nonbank net income	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands							Percent Change		
	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	1-Year	5-Year
Assets										
Investment in bank subsidiaries	823,842	99.74	664,878	99.84	453,028	99.05	411,529		23.91	307.14
Common and preferred stock	823,842	99.74	664,878	99.84	453,028	99.05	411,529		23.91	307.14
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in nonbank subsidiaries	0	0	504	0.08	630	0.14	510		-100.00	
Common and preferred stock	0	0	504	0.08	630	0.14	510		-100.00	
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Investment in subsidiary holding companies	0	0	0	0	0	0	0			
Common and preferred stock	0	0	0	0	0	0	0			
Excess cost over fair value	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0			
Securities	0	0	0	0	0	0	0			
Securities purchased (reverse repos)	0	0	0	0	0	0	0			
Cash and due from affiliated depository institution	2,117	0.26	463	0.07	2,121	0.46	7,219		357.24	1807.21
Cash and due from unrelated depository institution	0	0	0	0	104	0.02	54			-100.00
Premises, furnishings, fixtures and equipment	4	0	0	0	0	0	0			
Intangible assets	0	0	0	0	0	0	0			
Other assets	61	0.01	83	0.01	1,473	0.32	5,087		-26.51	-97.48
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0			
Total assets	826,024	100.00	665,928	100.00	457,356	100.00	424,399		24.04	303.09
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0			
Securities sold (repos)	0	0	0	0	0	0	0			
Commercial paper	0	0	0	0	0	0	0			
Other borrowings 1 year or less	14,960	1.81	12,200	1.83	35,582	7.78	55,000		22.62	-72.80
Borrowings with maturity over 1 year	0	0	0	0	0	0	0			
Subordinated notes and debentures	0	0	0	0	0	0	0			
Other liabilities	443	0.05	0	0	537	0.12	1,925			-74.24
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0			
Total liabilities	15,403	1.86	12,200	1.83	36,119	7.90	56,925		26.25	-72.84
Equity Capital	810,621	98.14	653,728	98.17	421,237	92.10	367,474		24.00	446.97
Perpetual preferred stock (income surplus)	212,646	25.74	212,646	31.93	41,581	9.09	41,581		0.00	2026.46
Common stock	135,857	16.45	135,640	20.37	135,057	29.53	134,576		0.16	453.93
Common surplus	0	0	0	0	0	0	873			-100.00
Retained earnings	461,745	55.90	304,984	45.80	244,909	53.55	191,450		51.40	308.50
Accumulated other comprehensive income	373	0.05	458	0.07	-310	-0.07	-1,006		-18.56	
Other equity capital components	0	0	0	0	0	0	0			
Total liabilities and equity capital	826,024	100.00	665,928	100.00	457,356	100.00	424,399		24.04	303.09
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0			

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer #	Pct
Profitability															
Net income / Average equity capital	25.09	9.11	99	14.39	10.58	87	15.85	11.03	88	23.21	8.67	99			
Bank net income / Average equity investment in banks	25.38	9.38	98	14.52	10.85	85	15.95	11.56	86	20.28	9.11	97			
Nonbank net income / Average equity investment in nonbanks	0	9.69	19	0	12.07	20	0	10.83	19	0	9.81	17			
Subsidiary HCs net income / Average equity investment in sub HCs		8.82			15.16			9.40			8.81				
Bank net income / Parent net income	103.06	104.93	48	105.92	103.77	63	112.19	104.73	82	110.85	104.64	81			
Nonbank net income / Parent net income	0	1.04	25	0	1.08	24	0	0.99	23	0	1.13	22			
Subsidiary holding companies' net income / Parent net income		101.16			92.33			90.39			90.33				
Leverage															
Total liabilities / Equity capital	1.90	11.62	27	1.87	9.66	26	8.57	9.50	49	15.49	11.14	65			
Total debt / Equity capital	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73	14.97	4.62	84			
Total debt + notes payable to subs that issued TPS / Equity capital	1.85	9.67	31	1.87	7.99	31	8.45	7.93	52	14.97	9.36	68			
Total debt + Loans guaranteed for affiliate / Equity capital	1.85	5.79	50	1.87	3.97	58	8.45	3.98	73	14.97	4.64	84			
Total debt / Equity capital – excess over fair value	1.85	5.79	50	1.87	3.93	58	8.45	3.94	73	14.97	4.62	84			
Long-term debt / Equity capital	0	5.67	25	0	3.86	27	0	3.76	28	0	4.39	27			
Short-term debt / Equity capital	1.85	0.01	97	1.87	0.01	96	8.45	0.03	99	14.97	0.02	99			
Current portion of long-term debt / Equity capital	0	0	47	0	0	47	0	0	46	0	0	46			
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	46	0	0	46			
Long-term debt / Consolidated long-term debt	0	20.97	23	0	14.37	26	0	15.49	26	0	17.83	25			
Double Leverage															
Equity investment in subs / Equity capital	101.63	104.49	45	101.78	104.21	44	107.70	104.10	69	112.13	105.17	73			
Total investment in subs / Equity capital	101.63	104.82	43	101.78	104.48	44	107.70	104.38	66	112.13	105.55	73			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.07	0.49	42	0.15	0.44	41	0.52	0.36	61	0.81	0.56	57			
Equity investment in subs – equity cap / Net income-div (X)	0.08	1.45	10	0.19	1.47	5	0.62	1.18	34	0.95	1.91	29			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	101.84	121.76	41	197.37	153.39	77	197.29	113.37	85	98.57	96.31	47			
Cash from ops + noncash items + op expense / Op expense + dividend	104.56	138.81	32	201.05	152.31	78	208.09	123.74	85	113.17	100.80	65			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.31	140.42	44	97.56	105.99	30	76.07	108.88	18	140.05	101.42	84			
Pretax operating income + interest expense / Interest expense	662.26	2,318.94	44	1,140.70	17,211.14	50	442.79	1,631.73	46	152.97	1,955.22	29			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	662.26	1,435.81	40	1,140.70	2,481.22	56	442.79	1,015.91	41	152.97	1,082.59	24			
Dividends + interest from subsidiaries / Interest expense + dividends	107.71	137	38	210.11	196.13	70	206.97	140.89	77	87.64	107.07	33			
Fees + other income from subsidiaries / Salary + other expenses	0.77	4.45	79	0	3.91	38	8.28	3.76	85	9.41	6.15	80			
Net income / Current part of long-term debt + preferred dividends (X)	12.47	52.16	33	8.39	71.69	17	18.88	106.04	30	16.42	71.32	31			
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.81	2.19	10	-1.83	1.59	8	-7.78	1.59	1	-12.96	1.68	1			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0				
Nonaccrual		0			8.16			0.70			0.46				
Total		0			8.16			0.70			0.46				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	50			
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50			
Total	0	0	49	0	0	49	0	0	49	0	0	49			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.09	31	0	0.13	29	0	0.14	27	0	0.15	27			
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49			

BHC Name

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Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 2	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	97.64	79.13	70	43.88	65.39	31	33.88	87.25	17	103.30	100.86	65			
Dividends declared / Net income.....	13.11	29.39	24	22.31	25.65	43	16.25	24.10	38	14.54	32.32	28			
Net income – dividends / Average equity.....	21.80	6.36	99	11.18	7.61	87	13.28	8.12	90	19.83	5.74	98			
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	125.78	130.75	51	254.45	160.93	81	370.16	131.90	91	171.45	106.72	79			
Dividends from nonbank subsidiaries.....	0	3.01	28	0	2.59	28	0	2.83	26	0	2.37	25			
Dividends from subsidiary holding companies.....	0	0	48	0	0	48	0	0	48	0	0	48			
Dividends from all subsidiaries.....	125.78	158.62	44	254.45	209.89	77	370.16	144.51	90	171.45	114.69	76			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	16	43.52	22	53.60	45.88	57	53.61	33.37	74	22.49	35.18	35			
Interest income from bank subsidiaries.....	0	0.05	33	0	0.09	32	0	0.11	29	0	0.14	28			
Management and service fees from bank subsidiaries.....	0	0.57	43	0	0.47	43	0	0.32	43	0	0.94	41			
Other income from bank subsidiaries.....	0.01	0	91	0	0	46	0.28	0.01	93	0.34	0	95			
Operating income from bank subsidiaries.....	16.01	51.02	20	53.60	48.40	55	53.89	35.67	71	22.83	41.35	32			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		99.52			76.61			80.47			129.02				
Interest income from nonbank subsidiaries.....		0.07			0.91			0.31			0.63				
Management and service fees from nonbank subsidiaries.....		0.02			0.02			0.17			0.60				
Other income from nonbank subsidiaries.....		0.11			0.01			0.06			0.08				
Operating income from nonbank subsidiaries.....		105.70			83.73			96.62			153.75				
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		29.39			65.48			43.51			58.43				
Interest income from subsidiary holding companies.....		0			0			0			0.07				
Management and service fees from subsidiary holding companies.....		0			0			0			-0.14				
Other income from subsidiary holding companies.....		0			0			0.15			0				
Operating income from subsidiary holding companies.....		29.39			65.48			43.66			58.36				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	99.91	76.69	78	100	77.61	93	99.49	72.95	76	98.50	67.33	67			
Interest income from bank subsidiaries.....	0	0.11	33	0	0.23	32	0	0.55	29	0	1.07	28			
Management and service fees from bank subsidiaries.....	0	0.96	43	0	0.75	43	0	0.59	43	0	2.14	41			
Other income from bank subsidiaries.....	0.04	0.01	92	0	0.01	46	0.51	0.01	93	1.50	0.01	95			
Operating income from bank subsidiaries.....	99.95	84.80	69	100	94.06	87	100	89.39	88	100	79.76	91			
Dividends from nonbank subsidiaries.....	0	1.76	28	0	1.13	29	0	2.65	26	0	1.78	27			
Interest income from nonbank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46			
Management and service fees from nonbank subsidiaries.....	0	0	48	0	0	48	0	0	47	0	0	47			
Other income from nonbank subsidiaries.....	0.05	0	95	0	0	47	0	0	47	0	0	46			
Operating income from nonbank subsidiaries.....	0.05	2.06	52	0	1.56	25	0	3.33	23	0	3.09	22			
Dividends from subsidiary holding companies.....	0	0	48	0	0	47	0	0	48	0	0	48			
Interest income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49			
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50			
Other income from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	0	47	0	0	47	0	0	47	0	0	47			
Loans and advances from subsidiaries / Short term debt.....	0	400.31	22	0	1,178.56	13	0	854.19	18	0	886.47	16			
Loans and advances from subsidiaries / Total debt.....	0	59.71	13	0	70.71	14	0	81.26	15	0	74.60	13			